

BANK ON OAKLAND – 2021 MATRIX

National Bank On Standards 2021-2022	UNIFY FCU
<i>Account Name</i>	<i>Right Start Checking</i>
Type of Account	Checking
Core Features	
Free Visa, MasterCard, or other debit card	Visa
Opening deposit \$25 or less	\$25
Monthly maintenance Fee \$5 or less (if not waivable); \$10 or less (if at least 2 options to waive w single transaction)	None
No overdraft fee	None
No account activation, closure, dormancy, inactivity, or low balance fees	Inactive fee \$1/month after 1 year inactivity
Free/unrestricted branch access; if no branches, access to free ATM network and free remote deposits	Yes
Free/unrestricted telephone banking access w live support	Yes
Free/unrestricted in-network ATM access	Yes
Out-of-network ATM Fee \$2.50 or less; \$3 or less if free access to partner ATM network	No fee at any Credit Union ATM in the Nation, 7-11, Star Network (Costco, Walgreens, Target, Safeway).
Free to deposit (cash and checks) in a branch, by ATM, and by direct deposit	Yes
Free bill pay by bank (or 4 free money orders or cashier checks per month)	Yes
Free check cashing (on checks issued by that bank)	Yes
Free online/mobile account management and alerts (if offered)	Yes
Free monthly statements (electronic); \$2 or less (mailed paper, if offered)	Yes
Insured deposits by FDIC or NCUSIF	Yes (NCUA)
Strongly Recommended Features	
Screen only for past incidences of actual fraud	Chex Sytems is obtained on all new accounts. Membership is declined for any bank fraud.
Alternative ID Accepted (ITIN, Consular, Municipal, or other)	State ID or Green Card
Free online account opening and deposits	Yes
Free linked savings account and account transfers	Yes
No holds on deposits from government, payroll, and same bank checks	No (all ATMS place a hold, however 1st \$250.00 always released. Could call the branch to have hold removed if needed)
Money orders for \$1.70 or less	1 free cashier's check/month; then \$5
Competitively priced remittances (international wire) (\$5 - \$20)	\$10 incoming/\$100 outgoing
Credit-building services and products available	Online resource center. Short Term Loans for credit building. Secured VISA, etc.